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MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C. P.O. BOX 398 AUSTIN, TX 78767-0398			TRUONG, LAN DAI T	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	09/829,937	BOLNICK ET AL.
	Examiner	Art Unit
	Lan-Dai Thi Truong	2152

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 03 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 21 September 2007.  
 2a) This action is FINAL.                    2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 54-132 is/are pending in the application.  
 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 54-132 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.



#### Attachment(s)

1) Notice of References Cited (PTO-892)  
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
 3) Information Disclosure Statement(s) (PTO/SB/08)  
     Paper No(s)/Mail Date \_\_\_\_\_

4) Interview Summary (PTO-413)  
     Paper No(s)/Mail Date. \_\_\_\_\_  
 5) Notice of Informal Patent Application  
 6) Other: \_\_\_\_\_

### **DETAILED ACTION**

1. This action is response to communications: application, filed 04/11/2001; amendment filed 09/21/2007. Claims 54-132 are pending; claims 54-56, 58-64, 67-70, 72-73, 76-77, 79-81, 83-84 are amended; claims 1-53 are cancelled; claims 85-132 are added
2. Applicant's arguments filed 09/21/2007 have been fully considered, but they are moot in view of the new ground(s) of rejection.

### **Response to Arguments**

3. In response to amendments to claim 54; the previous 112, first paragraph rejections as failing to meet the written description requirement and the enablement requirement relative to the recited terms “first personal information” and “second personal information” is withdrawn

4. In response to amendments to claim 55, the previous 112, first paragraph rejections as failing to meet the written description requirement and the enablement requirement relative to the recited terms “information sharing service” is withdrawn

5. In response applicant’s arguments to claim 56 with respect to the 112, first paragraph as failing to meet the written description requirement and the enablement requirement relative to the recited terms “memory subsystem”; the previous 112, first paragraph rejection is withdrawn

6. In response to amendments to claim 54, the previous 112, second paragraph rejection as indefinite is withdrawn

7. In response to applicant's arguments to claim 54 with respect to 112, second paragraph rejection as lacking antecedent basic for recitation of "said information" are persuasive; the previous rejection is withdrawn

8. In response to applicant's arguments to claims 54-56 with respect to 112, second paragraph rejections as lacking antecedent basic for recitation of "said service" are not persuasive. The phrase "an information distribution service" was not in the rejected claims

### **Specification Objections**

9. The specification is objected to under CRF 1.75; there was no mention of the computer-readable medium/ or medium in the specification. In this instance, applicant has failed to provide antecedent basic for the claim terminology "computer readable medium". The context of the medium was used in the claim would fairly suggest to one of ordinary skill only appropriate manufactures which are structurally and functionally interconnected with the program in a manner which enables the program to act as a computer component and realize its functionality

### **Claim rejections-35 USC § 112**

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

10. Claims 54 and 104 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter (i.e. “the received content from each of the at least two business entities includes an associated time value”/ and “the selection based on the associated time value satisfying one or more time-based criteria specified by the service”) those were not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

11. Claim 55 is rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter (i.e. “...received content...has an associated value indicative of a time-based priority of that content”/ and “the stored content having an associated value satisfying one or more time-based criteria specified by the service”) those were not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

12. Claim 56 is rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter (i.e. “...an indicative of a time-based priority of the message”/ and “satisfy one or more time-based criteria specified by the service”) those were not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

13. Claims 73 and 84 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter (i.e.

“...an indicative of a time-based priority of the message”/ and “the report based on the time-based priority of those message satisfying one or more time-based criteria specified by the service”) those were not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

14. Claim 85 is rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter (i.e. “...an associated time value indicative of a time-based priority of the message”/ and “selected for delivery...based on its associated time value satisfying one or more time-based criteria specified by the information distribution service”) those were not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

15. Claim 54 recites the limitation "said service/the service" in (page 2, lines 9-11, 15; page 3, line 2). There is insufficient antecedent basis for this limitation in the claim. For examining purpose, the office will interpret said service/the service is same as information distribution service

16. Claim 55 recites the limitation "the service/said service" in (page 4, lines 4-5, 10, 17, 20-21). There is insufficient antecedent basis for this limitation in the claim. For examining

purpose, the office will interpret the service/said service is same as information distribution service

17. Claim 56 recites the limitation "said service" in (page 6, lines 4-5, 14-16). There is insufficient antecedent basis for this limitation in the claim. For examining purpose, the office will interpret said service is same as information distribution service

18. Claim 73 recites the limitation "said service" in (page 9, lines 3, 11, 13). There is insufficient antecedent basis for this limitation in the claim. For examining purpose, the office will interpret said service is same as information distribution service

19. Claim 84 recites the limitation "said service" in (page 11, lines 4, 11, 13 and 18). There is insufficient antecedent basis for this limitation in the claim. For examining purpose, the office will interpret said service is same as information distribution service

20. Claim 84 recites the limitation "the service" in (page 12, lines 2, 6). There is insufficient antecedent basis for this limitation in the claim. For examining purpose, the office will interpret said service is same as information distribution service

### **Claim rejections-35 USC § 103**

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill

in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

**Claims 54-63, 66-70, 73-75, 78-81, 85-90, 93-98, 100-109 are rejected under 35 U.S.C 103(a) as being un-patentable over Star (U.S. 2002/0062270) in view of Buist (U.S. 6,408,282)**

**Regarding claim 54:**

Star discloses the invention substantially as claimed, including a method, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

sending, via a public network, information identifying a plurality of business entities to an information distribution service, wherein said information is sent by a first user accessing said information distribution service using a first account: (Star discloses an information distribution service (i.e. a centralized control web server) act as middleware that coordinates/ and integrates number of business entities (i.e. financial service providers) into a single interface therefrom a subscriber can select a particular financial transaction to perform through a web client system ([0024]; [0025], lines [0022]; [0002]; [0009], lines 1-10; abstract). In Star's system, both unsecured channels/ or a SSL channels used to support for communications between the web client systems, a centralized control web server, and financial service provider over the Internet ([0021]-[0022]). The centralized control web server includes an access controller that is capable to provide a transaction process determined in response to identifier information provided by the

subscriber e.g. company name, user names, passwords, account numbers ([0025], lines 12-20; [0026]-[0027]; [0030]-[0033]; [0029]; [0037])

wherein said information is usable by the information distribution service to associate said plurality of business entities with said first user, wherein said associating permits the plurality of business entities to provide content that is accessible to the first user via the first account of the information distribution service: (moreover, the access controller may compare the identifier information provided from the subscriber with identifier information maintained in the centralized control web server database in order to determine access levels for the subscribers and coordinate/ direct to financial service providers: [0026]; [0032])

said first user providing sharing control information to said service via said public network, wherein said sharing control information specifies other users of said service via said public network, wherein said sharing control information specifies other users of said service that are permitted to access specified personal information of said first user: (in Star's system, the first user (i.e. root user/ or administrator) may setup/ and modify certain access privileges for other users of the service (i.e. sub-users): [0027])

subsequent to said sending, said first user conveying, a request for access to said first account of said information distribution service via said public network: (the centralized control web server allows subscribers to login to their accounts maintained by the centralized control web server and to employ the services provided to those accounts to perform financial transactions: [0018]; [0027])

In response to said request being validated by service; automatically receiving information from said information distribution service via said public network wherein the

received information includes content from at least two of the plurality of business entities, wherein the received includes personal, non-public content that relates to the first user and is not provided by the business entities: (in Star's system, the centralized control web server that includes a proprietary database for maintaining subscriber's account information (e.g. information of different financial service providers that subscriber employs, subscriber passwords, subscriber privileges...etc.) (Star: [0023]; [0022]), and the access controller may validate subscriber access requests by coordinating with information included in the proprietary database. The report HTML page generated by report generator that included in the centralized control web server including subscriber personal content/ non-public content (i.e. payroll checks those are generated through inter-processes from CMA provider and the payroll service provider) is delivered to the subscriber: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

automatically displaying a graphic interface: (Star: figures 3-4)

However, Star does not explicitly disclose including an associated time value in content; and wherein the received content was selected by the service to be made accessible to the first user based on the associated time value satisfying one or more time-based criteria specified by the service; a view included in graphic interface that includes, for each of the at least two business entities, at least an indication of the content received from that business entity

In analogous art, Buist discloses a graphic stock quotes report interface is generated by stock broker/dealer site and delivered to system subscriber regarding to real-time criteria. The graphic stock quotes report interface includes an associated time value in content (i.e. updating real-time stock quotes reports for numbers of business entities). The graphic interface also includes indications of contents received from each business entity (i.e. AOL, CCI, CSCO,

DELL), see (Buist: figure 7; abstract; column 2, lines 62-67; column 3, lines 1-30; figure 30; figure 18, items 1865, 1870)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Buist's ideas of generating the graphic stock quotes report interface by stock broker/dealer site, and delivering the generated graphic stock quotes reports to the system subscribers as real-time updating reports into Star's system, in order to increase benefits for on-line trading system consumer, such as, faster access to critical information, faster execution of primary trading functions, better decision making during the trading process...etc. see (column 3, lines 30-55)

**Regarding claim 55:**

Star discloses the invention substantially as claimed, including a system, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

associate a plurality of business entities with a first user of an information service, permitting the plurality of businesses to push content to the first user via the service: (in Star's system, the information distribution service (i.e. a centralized control web server) acts as middleware that coordinates/ and integrates number of business entities into a single subscriber accessible interface ([0024]; [0025], lines [0022]; [0002]; [0009], lines 1-10; abstract). The access controller included in the centralized control web server may compare the identifier information provided from the subscriber with identifier information maintained in the centralized control web server database in order to determine access levels for the subscribers and coordinate/ direct to financial service providers regarding to subscriber's account

information ([0026]; [0032]). Moreover, a content (i.e. payroll checks those are generated through inter-processes from CMA provider and the payroll service provider) is delivered to the subscriber through intermediary as the centralized control web server: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

receive, via said service, content from at least two of said plurality of business entities: (as similar to rejections discussed above: the service (i.e. the centralized control web server) receives a content (i.e. payroll checks) generated and sent from two business entities (i.e. CMA provider and the payroll service provider) ([0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

wherein said received content from at least two business entities includes personal, non-public information relating to the first user: (in Star's system, personal, non-public information (i.e. payroll checks) are delivered to subscriber who is equivalent to the first user as claimed: ([0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

received a request from said first user to log on to said service; in response to said first user logging on to the said service, automatic provide a graphic user interface to said first user: (Star: figures 3-4)

wherein said first and second pieces of content are not provided to other users of the information service by the first and second business entities, respectively: (in Star's system, the root user/ or administrator may setup/ and modify/ and restrict certain access privileges for other users of the service (i.e. sub-users): [0027])

store said received content in a database accessible to said one or more servers: (The content (i.e. report HTML page) generated by report generator that included in the centralized

control web server is delivered to the subscriber. As one of ordinary skill in the art knows that the report HTML page should be at least temporary stored in the report generator prior delivering: Star: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

However, Star does not explicitly disclose having an associated value indicative of a time-based priority of that content; and select content from the stored content having an associated value satisfying one or more time-based criteria specified by the service; wherein selected content includes first piece and second pieces of content; an indication of said first and second pieces of the content

In analogous art, Buist discloses a graphic stock quotes report interface is generated by stock broker/dealer site and delivered to system subscriber regarding to real-time criteria. The graphic stock quotes report interface includes an associated time value in content (i.e. updating real-time stock quotes reports for numbers of business entities). The graphic interface also includes indications of contents received from each business entity (i.e. AOL, CCI, CSCO, DELL), see (Buist: figure 7; abstract; column 2, lines 62-67; column 3, lines 1-30; figure 30; figure 18, items 1865, 1870)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Buist's ideas of generating the graphic stock quotes report interface by stock broker/dealer site, and delivering the generated graphic stock quotes reports to the system subscribers as real-time updating reports into Star's system, in order to increase benefits for on-line trading system consumer, such as, faster access to critical information, faster execution of primary trading functions, better decision making during the trading process...etc. see (column 3, lines 30-55)

**Regarding claim 56:**

Star discloses the invention substantially as claimed, including a system, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

one or more application servers configured to receive, via secure links to said service, message including personal information relating to users of said service, wherein said users includes a first user, wherein at least some of said messages are received from a plurality of business entities: (Star discloses an application server (i.e. a centralized control web server) acts as middleware that coordinates/ and integrates number of business entities (i.e. financial service providers) into a single interface therefrom a subscriber can select a particular financial transaction to perform through a web client system ([0024]; [0025], lines [0022]; [0002]; [0009], lines 1-10; abstract). In Star's system, a SSL channels used to support for communications between the web client systems, a centralized control web server, and financial service provider over the Internet ([0021]-[0022]; [0025], lines 12-20; [0026]-[0027]; [0030]-[0033]; [0029]; [0037]). In Star's system, message (i.e. report HTML page) generated by report generator that included in the centralized control web server is delivered to the subscriber: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

wherein said first and second business entities have been associated with said first user via said service, permitting said first and second business entities to provide, via said service, messages to said first user includes personal information relating to said first user: (in Star's system, the information distribution service (i.e. a centralized control web server) acts as middleware that coordinates/ and integrates number of business entities into a single subscriber

accessible interface ([0024]; [0025], lines [0022]; [0002]; [0009], lines 1-10; abstract). The access controller included in the centralized control web server may compare the identifier information provided from the subscriber with identifier information maintained in the centralized control web server database in order to determine access levels for the subscribers and coordinate/ direct to financial service providers regarding to subscriber's account information ([0026]; [0032]). Moreover, personal information relating to said first user (i.e. payroll checks those are generated through inter-processes from CMA provider and the payroll service provider) is delivered to the subscriber through intermediary as the centralized control web server: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

memory subsystem; wherein said one or more application servers are configured to store the received messages in said memory subsystem: (in Star's system, the centralized control web server includes the report generator which is equivalent to subsystem. the report HTML page generated by report generator including the message (i.e. payroll checks those are generated through inter-processes from CMA provider and the payroll service provider) is delivered to the subscriber: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027]). As one of ordinary skill in the art knows that the report HTML page should be at least temporary stored in the report generator prior delivering: Star: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

wherein the one or more application servers are configured to generate/ and store the reports for the first user: (this limitation is rejected as similar to the rejection disclosed above)

However, Star does not explicitly disclose having an associated value indicative of a time-based priority of that content; and select content from the stored content having an associated value satisfying one or more time-based criteria specified by the service

In analogous art, Buist discloses a graphic stock quotes report interface is generated by stock broker/dealer site and delivered to system subscriber regarding to real-time criteria. The graphic stock quotes report interface includes an associated time value in content (i.e. updating real-time stock quotes reports for numbers of business entities). The graphic interface also includes indications of contents received from each business entity (i.e. AOL, CCI, CSCO, DELL), see (Buist: figure 7; abstract; column 2, lines 62-67; column 3, lines 1-30; figure 30; figure 18, items 1865, 1870);

wherein messages includes first and second messages; wherein first message received from first business entity, wherein the second message is received from a second business entity; an indication of said first and second messages: (Buist: figure 7)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Buist's ideas of generating the graphic stock quotes report interface by stock broker/dealer site, and delivering the generated graphic stock quotes reports to the system subscribers as real-time updating reports into Star's system, in order to increase benefits for on-line trading system consumer, such as, faster access to critical information, faster execution of primary trading functions, better decision making during the trading process...etc. see (column 3, lines 30-55)

**Regarding claim 73:**

Star-Buist discloses a method as discuss in claim 56, which further includes making the report available to the first user via said service using a first interface: (Buist: figure 8)

**Regarding claim 57:**

Star-Buist discloses a method as discuss in claims 56, which further includes the report available to the first user via said service using a first interface: (Buist: figure 8)

**Regarding claims 58, 103**

Star-Buist discloses a method as discuss in claims 56, 85, which further includes convey report in response to logging: (Buist: figure 18)

**Regarding claims 59-60, 94:**

Star-Buist discloses a method as discuss in claims 56, 85, which further include over wireless network: (Star: [0021])

**Regarding claim 61:**

Star-Buist discloses a method as discuss in claim 56, which further include over secure link: (In Star's system, a SSL channels used to support for communications between the web client systems, a centralized control web server, and financial service provider over the Internet ([0021]-[0022]))

**Regarding claims 62, 93:**

Star-Buist discloses a method as discuss in claims 56, 85 which further includes convey report to user via one or more pages: (In Star's system, message (i.e. report HTML page) generated by report generator that included in the centralized control web server is delivered to the subscriber: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

**Regarding claim 63:**

Star-Buist discloses a method as discuss in claim 62, which further includes web page using at least first and second messages: (Buist: figure 8)

**Regarding claims 66, 98, 106-109:**

Star-Buist discloses a method as discuss in claims 56, 85, 105, which further includes permits sharing information with other users: (in Star's system, the first user (i.e. root user/ or administrator) may setup/ and modify certain access privileges for other users of the service (i.e. sub-users): [0027])

**Regarding claim 67:**

Star-Buist discloses a method as discuss in claim 56, which further includes sharing control information: (Star: [0027])

**Regarding claims 78-79, 86-89:**

Those claims are rejected under rationale of claims 66-67

**Regarding claims 68-69, 80:**

Those claims are rejected under rationale of claim 56

**Regarding claim 74:**

This claim is rejected under rationale of claim 57

**Regarding claim 75:**

This claim is rejected under rationale of claim 58

**Regarding claim 102:**

This claim is rejected under rationale of claim 85

**Regarding claim 70:**

Star-Buist discloses a method as discuss in claim 56, which further includes the first message includes one the following types of content: information relating to a prescription to said first user, service information for an automobile of said first user, information relating to a

particular product purchased by said first user, information for a travel reservation of said user, voice messages: (Buist: figure 8)

**Regarding claims 90, 95-97:**

Star-Buist discloses a method as discuss in claim 56, which further includes the message is an instant message: (Buist discloses real-time reports: abstract)

**Regarding claim 81:**

This claim is rejected under rationale of claim 70

**Regarding claim 85:**

Star discloses the invention substantially as claimed, including a method, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

Each of plurality of business entities is associated with the first user and is permitted by service to provide messages to the first user: (in Star's system, the information distribution service (i.e. a centralized control web server) acts as middleware that coordinates/ and integrates number of business entities into a single subscriber accessible interface ([0024]; [0025], lines [0022]; [0002]; [0009], lines 1-10; abstract). The access controller included in the centralized control web server may compare the identifier information provided from the subscriber with identifier information maintained in the centralized control web server database in order to determine access levels for the subscribers and coordinate/ direct to financial service providers regarding to subscriber's account information ([0026]; [0032]). Moreover, messages (i.e. payroll checks those are generated through inter-processes from CMA provider and the payroll service

provider) is delivered to the subscriber through intermediary as the centralized control web server: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

Wherein each of the first plurality of message includes personal, non-public content that is related to the first user and that is not provided by the originating business entity to the other user of the service: (in Star's system, the root user/ or administrator may setup/ and modify/ and restrict certain access privileges for other users of the service (i.e. sub-users): [0027])

First user of the information receiving, from the service over a data channel that includes the Internet, a first plurality of messages: (In Star's system, a SSL channels used to support for communications between the web client systems, a centralized control web server, and financial service providers over the Internet ([0021]-[0022]; [0025], lines 12-20; [0026]-[0027]; [0030]-[0033]; [0029]; [0037]). In Star's system, message (i.e. report HTML page) generated by report generator that included in the centralized control web server is delivered to the subscriber: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

However, Star does not explicitly disclose having an associated time value indicative of a time-based priority of that content; wherein messages selected based on it associated time value satisfying one or more time-based criteria specified by the service; providing at least an indication of each of the plurality of message to the first user via a interface

In analogous art, Buist discloses a graphic stock quotes report interface is generated by stock broker/dealer site and delivered to system subscriber regarding to real-time criteria. The graphic stock quotes report interface includes an associated time value in content (i.e. updating real-time stock quotes reports for numbers of business entities). The graphic interface also includes indications of contents received from each business entity (i.e. AOL, CCI, CSCO,

DELL), see (Buist: figure 7; abstract; column 2, lines 62-67; column 3, lines 1-30; figure 30; figure 18, items 1865, 1870);

wherein messages includes first and second messages; wherein first message received from first business entity, wherein the second message is received from a second business entity; an indication of said first and second messages: (Buist: figure 7)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Buist's ideas of generating the graphic stock quotes report interface by stock broker/dealer site, and delivering the generated graphic stock quotes reports to the system subscribers as real-time updating reports into Star's system, in order to increase benefits for on-line trading system consumer, such as, faster access to critical information, faster execution of primary trading functions, better decision making during the trading process...etc. see (column 3, lines 30-55)

**Regarding claims 100-101:**

Those claims are rejected under rationale of claim 85

**Regarding claim 104:**

Star discloses the invention substantially as claimed, including a method, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

Storing, at a computer system, associated with an information service, information specifying that a plurality of business entities are permitted to push personalized content to a first user of the service: (in Star's system, the centralized control web server that includes a

proprietary database for maintaining subscriber's account information (e.g. information of different financial service providers that subscriber employs, subscriber passwords, subscriber privileges...etc.) (Star: [0023]; [0022]), and the access controller may compare the identifier information provided from the subscriber with identifier information maintained in the centralized control web server database in order to determine access levels for the subscribers and coordinate/ direct to financial service providers: [0026]; [0032])

Receiving, at the computer system, personalized content from at least of plurality of business entities; wherein the received content includes personal, non-public information that relates to the first user: (In Star's system, personal information relating to said first user (i.e. payroll checks those are generated through inter-processes from CMA provider and the payroll service provider) is delivered to the subscriber through intermediary as the centralized control web server: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027])

The personal, non-public information is unique to the first user relative to other users of service: (In Star's system, the formation can be shared between first user (i.e. root user/ or administrator) and other users of the service by setup/ and modify certain access privileges for other users of the service (i.e. sub-users): [0027])

However, However, Star does not explicitly disclose having an associated time value indicative of a time-based priority of that content; wherein messages selected based on its associated time value satisfying one or more time-based criteria specified by the service; providing at least an indication of each of the plurality of message to the first user via a interface

In analogous art, Buist discloses a graphic stock quotes report interface is generated by stock broker/dealer site and delivered to system subscriber regarding to real-time criteria. The

graphic stock quotes report interface includes an associated time value in content (i.e. updating real-time stock quotes reports for numbers of business entities). The graphic interface also includes indications of contents received from each business entity (i.e. AOL, CCI, CSCO, DELL), see (Buist: figure 7; abstract; column 2, lines 62-67; column 3, lines 1-30; figure 30; figure 18, items 1865, 1870);

Substantially, upon receiving, automatically pushing the selected content to the first user via a first interface: (Buist: figure 8)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Buist's ideas of generating the graphic stock quotes report interface by stock broker/dealer site, and delivering the generated graphic stock quotes reports to the system subscribers as real-time updating reports into Star's system, in order to increase benefits for on-line trading system consumer, such as, faster access to critical information, faster execution of primary trading functions, better decision making during the trading process...etc. see (column 3, lines 30-55)

**Regarding claim 105:**

Star-Buist discloses the invention substantially as disclosed in claim 56, further discloses receiving user profile information: (Star: figures 3-4)

**Claims 65, 77, 99 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Buist- KoTob in view of Ruhin et al. (U.S. 6,735,624)**

**Regarding claim 65:**

Star-Buist- KoTob discloses the invention substantially as disclosed in claim 56, but does not explicitly teach including weather and sport information, see (Ruhin: column1, lines 25-50)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Rubin's ideas of including sharing including weather and sport information into Star-Buist- KoTob's system in order to be able to increase economic benefits for the users, see (Rubin: column 2, lines 52-67)

**Regarding claims 77, 99:**

This claim is rejected under rationale of claim 65

**Claims 64, 71-72, 76, 82-83, 91-92, 110-111 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Buist in view of KoTob (U.S. 2001/0013547)**

**Regarding claim 64:**

Star-Buist discloses the invention substantially as disclosed in claim 56, but does not explicitly teach adding public information

In analogous art, KoTob discloses voting system which collects ballots from users, see (abstract)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine KoTob's ideas applying voting into Star-Buist's system in order to increase benefits for users, see ([0010])

**Regarding claim 71:**

Star-Buist discloses the invention substantially as disclosed in claim 56, but does not explicitly teach voting system

In analogous art, KoTob discloses voting system which collects ballots from users, see (abstract)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine KoTob's ideas applying voting into Star-Buist's system in order to increase benefits for users, see ([0010])

**Regarding claim 72:**

Star-Buist discloses the invention substantially as disclosed in claim 71, and further discloses receives question and sending received question to other users. As one of ordinary skill in the art would know that this feature should included in voting system

**Regarding claims 76, 82, 110-111:**

Those claims are rejected under rationale of claim 64

**Regarding claims 83, 92:**

This claim is rejected under rationale of claim 72

**Regarding claim 91:**

Star-Buist discloses the invention substantially as disclosed in claim 88, but not discloses sending messages to all members

In analogous art, KoTob discloses voting system which collects ballots from users, see (abstract)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine KoTob's ideas applying voting into Star-Buist's system in order to increase benefits for users, see ([0010])

**Claims 112, 115, 118, 121, 124, 127, 130 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Buist in view of Steven (U.S. 6,327,570)**

**Regarding claim 112:**

Star-Buist discloses the invention substantially as disclosed in claim 54, but does not explicitly teach information from one or more group of user defined by the service, information from the user's family member, and/or friends, and customer service information requested by the first user

In analogous art, Steven discloses technique of using message board to receives information from family members or friends, see (column 14, lines 45-54)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Steven's ideas using message board to receives information from family member or friends into Star-Buist's system in order to increase benefits for users, see (column 1, lines 55-64)

**Regarding claims 115, 118, 120, 124, 127, 130:**

Those claims are rejected under rationale of claim 112

**Claims 113, 116, 119, 122, 125, 128, 131 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Buist- Steven in view of KoTob (U.S. 2001/0013547)**

**Regarding claim 113:**

Star-Buist- Steven discloses the invention substantially as disclosed in claim 112, but does not explicitly teach facilitates voting by users

In analogous art, KoTob discloses voting system which collects ballots from users, see (abstract)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine KoTob's ideas applying voting into Star-Buist- Steven's system in order to increase benefits for users, see ([0010])

**Regarding claims 116, 119, 122, 125, 128, 131:**

Those claims are rejected under rationale of claim 113

**Claims 114, 117, 120, 123, 126, 129, 132 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Buist- Steven-KoTob in view of Huang et al. (U.S. 2003/0097361)**

**Regarding claim 114:**

Star-Buist- Steven- KoTob discloses the invention substantially as disclosed in claim 113, but does not explicitly teach the service maintains a calendar, address book, and a to-do list

In comparable art, Huang discloses a message center desktop provides a calendar, address book, and a to-do list services, see (abstract)

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine KoTob's ideas applying voting into Star-Buist- Steven's system in order to provide highly desirable system for users, see ([0008])

**Regarding claims 117, 120, 123, 126, 129, 132:**

Those claims are rejected under rationale of claim 114

The prior arts made of records and not relied upon are considered pertinent to applicant's disclosure. The following patents and publications are cited to further show the state of the art with respect to "System, method and computer program product for gathering and delivering personalized user information": 6408282; 6721713; 6697824; 5978779; 2008/0005282; WO 00/60435; 5450123; 2002/0032640; 6169974; 6987726; 2002/0065752; 76856974; ; 5930764; 5875435; 6721713; 6341272; 2002/0026344; 2008/0005171; 6169974; 7003546; 6,029,141; 20010056482;

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

## Conclusions

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lan-Dai Thi Truong whose telephone number is 571-272-7959. The examiner can normally be reached on Monday- Friday from 8:30am to 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bunjob A. Jaroenchonwanit can be reached on 571-272-3913. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

01/07/2008

